

I, Carrie B. Dern, widow, of Harry A. Dern of Frederick County, in the State of Maryland, do hereby make, publish and declare this my last will and testament in the manner and form following, that is to say:

After the payment of all my just debts, funeral expenses and the cost and expense of administration upon my estate, I do hereby give, devise and bequeath my estate and property as follows:

1. I give, devise and bequeath unto The Birnie Trust Company, a body corporate of the State of Maryland, located at Taneytown, Carroll County, Maryland, the sum of (\$1000.00) one thousand dollars, in trust and confidence, the said sum to be invested by them in its Savings Department and the interest to be added to the principal sum hereof. And from and after my death the said The Birnie Trust Company shall use the principal and interest thereof to defray the cost of Doctors bills incurred by my daughter, Retta Belle Dern, during the remainder of her lifetime. And from and after her death to use the remainder thereof to pay the cost of the funeral expenses of my said daughter, Retta Belle Dern. And after my death and after the death of my daughter Retta Belle Dern, should there be any sum hereunder remain after the payment of the said Doctor Bills and said Funeral Expenses then and in that event the remainder hereof shall be paid to my children, share and share alike, the descendant of any deceased child to take per stirpes and not per capita, the share of the ancestor.
2. I give, devise and bequeath unto The Birnie Trust Company, a body corporate of the State of Maryland, located at Taneytown, Maryland, the sum of one hundred dollars, (\$100.00) in trust and confidence, the said sum to be invested by them and the income arising therefrom to be paid annually unto the Treasurer of the Keysville Cemetery, a body corporate of the State of Maryland, located in the village of Keysville, in Carroll County, Maryland, for the upkeep and care of the graves of myself and my husband, in said Cemetery and for other Cemetery purposes.
3. I give, devise and bequeath unto the Utica Maryland Cemetery (Union Cemetery) the sum of one hundred dollars, (\$100.00), for the upkeep and repair of the grave of the Close family located in said Cemetery.
4. I give, devise and bequeath unto my son Paul Dern the sum of one thousand dollars. \$(1000.00).
5. I give, devise and bequeath unto Raymond Roop and Julia Roop, his wife,

EXHIBIT No. I

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